

Table 28. Long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	22	62	9	5	1	58.7	60.0
Worker characteristics							
Management, professional, and related	22	61	10	6	1	58.7	60.0
Management, business, and financial	19	63	11	6	2	59.1	60.0
Professional and related	23	61	9	6	1	58.5	60.0
Service	44	46	5	4	—	56.2	60.0
Protective service	—	52	—	—	—	58.1	60.0
Sales and office	17	63	12	6	1	59.5	60.0
Sales and related	19	63	11	6	1	59.1	60.0
Office and administrative support	17	64	12	6	2	59.6	60.0
Natural resources, construction, and maintenance	24	67	3	5	1	58.1	60.0
Construction, extraction, farming, fishing, and forestry	—	74	—	5	—	58.2	60.0
Installation, maintenance, and repair	26	64	4	5	1	58.0	60.0
Production, transportation, and material moving ...	17	69	7	4	2	59.1	60.0
Production	16	67	10	—	—	59.2	60.0
Transportation and material moving	18	72	3	4	2	58.9	60.0
Full time	22	62	9	5	1	58.7	60.0
Part time	22	60	11	4	2	59.3	60.0
Union	31	55	4	6	4	58.1	60.0
Nonunion	21	63	10	5	1	58.8	60.0
Wage percentiles:¹							
Lowest 10 percent	67	—	—	—	—	53.0	50.0
Lowest 25 percent	—	56	7	5	—	58.2	60.0
Second 25 percent	21	64	8	6	1	58.6	60.0
Third 25 percent	20	63	10	6	2	59.1	60.0
Highest 25 percent	22	62	10	5	1	58.6	60.0
Highest 10 percent	22	58	12	6	2	58.8	60.0
Establishment characteristics							
Goods-producing industries	18	67	9	5	1	59.0	60.0
Construction	—	82	—	6	—	59.5	60.0
Manufacturing	18	65	11	5	2	59.0	60.0
Service-providing industries	23	61	9	6	1	58.7	60.0
Trade, transportation, and utilities	20	65	7	5	3	59.2	60.0
Wholesale trade	15	69	10	5	1	58.9	60.0
Retail trade	11	75	8	5	2	60.2	60.0
Transportation and warehousing	23	64	—	6	—	60.1	60.0
Information	18	68	8	4	3	59.1	60.0

See footnotes at end of table.

Table 28. Long-term disability plans: Fixed percent of earnings, private industry workers, National Compensation Survey, March 2009—Continued

(All workers with a fixed percent of earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of earnings					Mean fixed percent of earnings	Median fixed percent of earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Financial activities	16	58	17	6	2	60.1	60.0
Finance and insurance	15	57	19	7	2	60.4	60.0
Credit intermediation and related activities	13	54	22	9	2	60.9	60.0
Insurance carriers and related activities	19	61	14	4	2	59.7	60.0
Real estate and rental and leasing	24	68	—	—	—	58.5	60.0
Professional and business services	18	60	15	8	—	59.2	60.0
Professional and technical services	12	60	17	10	—	60.1	60.0
Administrative and waste services	—	56	—	6	—	58.0	60.0
Education and health services	27	63	4	5	1	57.6	60.0
Educational services	8	74	7	8	3	60.7	60.0
Junior colleges, colleges, and universities	8	74	8	8	2	60.2	60.0
Health care and social assistance	32	60	4	4	—	56.8	60.0
Other services	18	75	3	—	—	58.5	60.0
1 to 99 workers	16	66	10	7	1	59.7	60.0
1 to 49 workers	16	65	11	6	1	59.6	60.0
50 to 99 workers	15	68	8	7	2	59.7	60.0
100 workers or more	25	60	9	5	1	58.2	60.0
100 to 499 workers	15	67	10	7	1	59.5	60.0
500 workers or more	33	55	7	3	2	57.3	60.0
Geographic areas							
New England	19	61	7	11	1	59.0	60.0
Middle Atlantic	18	67	9	4	2	59.2	60.0
East North Central	20	67	6	5	2	58.9	60.0
West North Central	14	68	9	7	1	59.5	60.0
South Atlantic	21	65	9	4	1	58.5	60.0
East South Central	—	—	3	—	—	55.8	60.0
West South Central	19	63	8	8	2	58.7	60.0
Mountain	21	65	13	1	—	58.3	60.0
Pacific	26	49	16	6	3	59.3	60.0

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.